

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JERRY E ROXAS

Debtor(s)

Case No. 09-02932

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/30/2009.
- 2) The plan was confirmed on 05/15/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 10/28/2010.
- 6) Number of months from filing to last payment: 20.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,950.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$18,415.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$18,415.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,600.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$988.65  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,588.65**

Attorney fees paid and disclosed by debtor: \$700.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADT SECURITY SYSTEMS	Unsecured	184.00	NA	NA	0.00	0.00
AMERICAN GENERAL RETAIL FINAN	Unsecured	1,660.69	1,660.69	1,660.69	23.29	0.00
ANTIOCH RESCUE SQUAD	Unsecured	1,285.00	NA	NA	0.00	0.00
BASS & ASSOCIATES	Unsecured	NA	2,787.12	2,787.12	39.09	0.00
CAPITAL ONE BANK	Unsecured	6,743.38	NA	NA	0.00	0.00
COUNTRYWIDE FINANCIAL	Secured	9,934.82	1,202.60	1,202.60	1,202.60	0.00
COUNTRYWIDE FINANCIAL	Secured	0.00	0.00	0.00	0.00	0.00
COUNTRYWIDE FINANCIAL	Secured	0.00	0.00	0.00	0.00	0.00
COUNTRYWIDE HOME LOANS	Secured	2,126.00	2,126.00	2,126.00	2,126.00	0.00
INTERNAL REVENUE SERVICE	Priority	1,170.82	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	2,048.00	2,374.55	2,374.55	33.30	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	317.79	317.79	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	722.43	722.43	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	553.54	553.54	0.00	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	523.24	580.23	580.23	0.00	0.00
NICOR GAS	Unsecured	68.00	NA	NA	0.00	0.00
NORTHWEST COMMUNITY HOSPITA	Unsecured	16,159.39	NA	NA	0.00	0.00
NORTHWESTERN INTERNISTS	Unsecured	200.30	NA	NA	0.00	0.00
NORWEST FINANCIAL	Unsecured	1,369.00	NA	NA	0.00	0.00
PEOPLES GAS	Unsecured	93.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,550.85	4,095.72	4,095.72	57.44	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,701.06	4,701.06	4,701.06	65.93	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	455.75	455.75	455.75	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	774.93	774.93	0.00	0.00
RAVAGO & ASSOCIATES	Unsecured	2,030.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	NA	1,275.93	1,275.93	17.89	0.00
RESURGENT CAPITAL SERVICES	Unsecured	NA	1,828.71	1,828.71	25.65	0.00
RESURGENT CAPITAL SERVICES	Unsecured	5,068.90	1,093.05	1,093.05	15.33	0.00
RESURGENT CAPITAL SERVICES	Unsecured	NA	896.17	896.17	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	2,048.00	2,048.00	2,048.00	28.72	0.00
ST GREGORY PARISH	Unsecured	689.78	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TOYOTA FINANCIAL SERVICES	Secured	28,566.00	27,247.61	27,247.61	9,040.35	2,094.73
WELLS FARGO FINANCIAL INC	Unsecured	3,972.00	1,088.03	1,088.03	15.26	0.00
WELLS FARGO FINANCIAL INC	Unsecured	0.00	2,907.00	2,907.00	40.77	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,328.60	\$3,328.60	\$0.00
Debt Secured by Vehicle	\$27,247.61	\$9,040.35	\$2,094.73
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$30,576.21</b>	<b>\$12,368.95</b>	<b>\$2,094.73</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$30,160.70</b>	<b>\$362.67</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,588.65</u>
Disbursements to Creditors	<u>\$14,826.35</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$18,415.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/24/2010

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.